

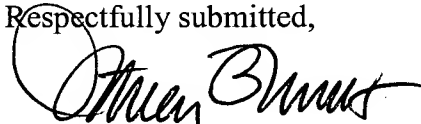
REMARKS/ARGUMENTS

This Amendment is being filed under 37 CFR §1.116 and concurrently with Applicants' Brief under §41.37.

The purpose of this Amendment is to amend claim 25 in order to (1) properly provide antecedent basis for the term "payment service provider" and (2) correct an obvious typographical error (the term "payment supervisor" should properly be "payment service provider").

Since this Amendment does not add new matter, does not change the scope of the claims, and does not touch the merits of the claims, but rather only puts the claims in proper form for consideration on appeal, entry is respectfully requested.

Respectfully submitted,



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